

From: "Dion Koop" <dkoop@cottagesavingsbank.com> on 08/05/2004 01:16:26 PM

Subject: EGRPRA

The requirement to provide an annual privacy notice (even short form) to our customers proves to be quite costly and seemingly unnecessary. To maintain disclosure to customers and limit bank time and monetary expenses, it would be better to amend disclosure requirement to: 1) at the time a relationship is established; and 2) to all customer/consumers if an institution changes its privacy policy since initial disclosure was provided.

Mr. Dion P. Koop, VP/CFO
Cottage Savings Bank
Cincinnati, Ohio
(513) 793-2422
(513) 793-2926 fax